

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL J. WEST
CARLA J. WEST
Debtor(s)

Case No. 11-20202GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/13/2011.
- 2) The plan was confirmed on 02/28/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/25/2011, 06/19/2012, 05/17/2013, 05/26/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/09/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,275.76.
- 10) Amount of unsecured claims discharged without payment: \$65,955.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$103,107.43
Less amount refunded to debtor	\$1,175.82

NET RECEIPTS: \$101,931.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,378.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,478.68

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS EDUCATIONAL SERVICES	Unsecured	7,500.00	NA	NA	0.00	0.00
APPLIED BANK*	Unsecured	2,277.81	2,277.81	2,277.81	13.15	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	14,864.00	9,690.08	9,690.08	55.92	0.00
BENEFICIAL CDC/HOUSEHOLD (RE)*	Secured	32,210.00	32,142.73	0.00	29,463.00	0.00
BENEFICIAL CDC/HOUSEHOLD (RE)*	Secured	0.00	1,325.55	1,325.55	1,325.55	0.00
CHASE/JPMORGAN CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Priority	0.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	3,121.56	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	32.90	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	210.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,841.72	3,970.07	3,970.07	22.91	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,970.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	235.33	235.33	1.36	0.00
ECAST SETTLEMENT CORP	Unsecured	8,091.00	8,091.83	8,091.83	46.70	0.00
ECMC(*)	Unsecured	10,186.00	10,435.74	10,435.74	60.22	0.00
EMPI	Unsecured	121.50	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	59.00	NA	NA	0.00	0.00
EQUITABLE GAS CO (*)	Priority	NA	NA	NA	1,939.41	0.00
EQUITABLE GAS CO (*)	Unsecured	NA	148.22	148.22	0.86	0.00
ER SOLUTIONS	Unsecured	58.84	NA	NA	0.00	0.00
EXXON MOBILE/CITIBANK	Unsecured	1,088.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	694.18	NA	NA	0.00	0.00
HOUSEHOLD CREDIT SVCS	Unsecured	462.01	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	7,152.19	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	334.00	NA	NA	0.00	0.00
INGRAM BOROUGH (SWG)	Unsecured	NA	121.39	121.39	0.70	0.00
LEADING EDGE RECOVERY SOLUTIO	Unsecured	1,208.73	NA	NA	0.00	0.00
MAIN STREET ACQUISITION CORP	Unsecured	0.00	NA	NA	0.00	0.00
MERCANTILE	Unsecured	7,639.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	0.00	1,750.00	1,750.00	10.10	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERRICK BANK VISA	Unsecured	1,947.29	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,890.87	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,984.00	1,984.27	1,984.27	11.45	0.00
MONTOUR SD (INGRAM) (RE)	Secured	596.33	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Secured	49,165.04	58,646.08	0.00	46,909.10	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	16,498.38	16,498.38	16,498.38	0.00
NELNET LOAN SERVICE	Unsecured	4,178.00	NA	NA	0.00	0.00
NELNET O/B/O US DEPT OF EDUCAT	Unsecured	4,568.00	8,776.33	8,776.33	50.65	0.00
PATEL MEDICAL	Unsecured	119.10	NA	NA	0.00	0.00
PINNACLE FINANCIAL GROUP	Unsecured	122.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	400.00	531.02	531.02	3.06	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	662.00	808.81	808.81	4.67	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	988.00	988.03	988.03	5.70	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,002.00	4,002.01	4,002.01	23.09	0.00
PREMIER BANKCARD/CHARTER	Unsecured	353.00	353.04	353.04	2.04	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	1,890.00	NA	NA	0.00	0.00
TRI STATE ORTHOPEDICS AND	Unsecured	47.89	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	2,210.00	NA	NA	0.00	0.00
UPMC BRADDOCK	Unsecured	711.43	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	28.85	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	210.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	748.19	851.29	851.29	4.91	0.00
WEST ASSET MANAGEMENT	Unsecured	361.51	NA	NA	0.00	0.00
WM FINANCE++	Unsecured	0.00	NA	NA	0.00	0.00
WM FINANCE++	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$76,372.10	\$0.00
Mortgage Arrearage	\$17,823.93	\$17,823.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,823.93	\$94,196.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$1,939.41	\$0.00
TOTAL PRIORITY:	\$0.00	\$1,939.41	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,015.27	\$317.49	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,478.68</u>
Disbursements to Creditors	<u>\$96,452.93</u>

TOTAL DISBURSEMENTS : **\$101,931.61**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.